

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In Re:

Diane Armstrong-Dean

Case No. 07-80640

Chapter 13

Social Security No. xxx-xx-6944

Address: Post Office Box 11347, Durham, NC 27703-

Debtor

MOTION TO MODIFY PLAN

NOW COMES the Debtor, by and through counsel undersigned, who moves, under authority of 11 U.S.C. § 1329, to modify the Chapter 13 plan in this case, and in support hereof, the Debtor shows unto this Court the following:

1. This case was filed on April 30, 2007, with the Chapter 13 plan being subsequently confirmed on August 10, 2007.
2. The Debtor proposes to modify the Chapter 13 plan in this case in the following respects:

From: \$1,523.00 per month.

To: \$1,523.00 per month through November 2009, followed thereafter by \$1,245.00 per month, starting the month of the entry of an Order modifying this plan.
3. In addition, the Debtor requests a "waiver" to move her Chapter 13 plan payment delinquency to the end of the Chapter 13 plan for payment. As a condition of receiving these waivers the Debtor agrees that, should any subsequent payments be more than thirty (30) days delinquent within the twelve (12) months following the entry of this Order, that the Debtor's case may be dismissed without further hearing by the Court. The Debtor agrees that any Order allowing such waivers shall not be *res judicata* as to timely Motions for Relief filed by secured creditors in this case.
4. The changed circumstances that justify the proposed modification are as follows:
 - a. The Debtor was laid off by Verizon and her new employment, with Access Point, Inc., has a lower salary.
 - b. The Debtor's truck broke down and she had to spend \$1,200.00 to get the vehicle repaired.

- c. The Debtor had to have the waterline to her house replaced at a cost of \$1,348.00.
- 5. An Amended Schedule I for the Debtor is attached hereto and is incorporated hereto by reference.
- 6. An Amended Schedule J for the Debtor is attached hereto and is incorporated by reference.
- 7. The proposed modification conforms to the standards of confirmation set out in 11 U.S.C. §§ 1322 and 1325. This modification is feasible because of the following changes and as detailed on the attached Chapter 13 Plan Sheet:
 - a. Change in length of plan.

Appended Application for an Additional Attorney Fee

- 8. Counsel for the Debtor further applies herein, in accordance with Bankruptcy Rule 2016(b), for approval an attorney fee in the amount of \$250.00 to pay for the reasonable value of the services rendered, and to be rendered, with respect to this motion to modify, including, without limitation, the following:
 - a. Calls from and to the Debtor to discuss changes in her situation which necessitate this motion, to explain the procedures and requirements involved, and to advise the Debtor accordingly; and
 - b. Contact with the Trustee's office concerning the proposed modification; and
 - c. Re-evaluating and recalculating the Chapter 13 plan in this case; and
 - d. Drafting this Motion and Certificate of Service; and
 - e. Service of the Motion on all interested parties, which includes all creditors scheduled in this case, at the expense of the undersigned law firm; and
 - f. Filing of the Motion; and
 - g. Prospective attendance with Debtor at the hearing upon the motion, if any; and
 - h. Prospective drafting and filing of the proposed Order and Deputy Clerk's Certificate of Service; and
 - i. Prospective follow-up instructions to client, as will be necessary, following the granting of this motion.

These services were not taken into account in the contract for legal services entered into between the undersigned and the Debtor.

WHEREFORE, the Debtor prays that this Court grant her Motion, and modify the Chapter 13 plan accordingly. In addition, counsel undersigned requests that this Court approve a fee in the amount of \$250.00 to compensate undersigned for the services rendered or to be rendered with respect to this motion, said fee to be paid by the Chapter 13 Trustee as an administrative claim in this case.

Dated: December 18, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s Edward C. Boltz

Edward C. Boltz

North Carolina State Bar No.: 23003

6616-203 Six Forks Road

Raleigh, N.C. 27615

(919) 847-9750

Armstrong-Dean, Diane MTM.wpd (rev. May 23, 2006)

CERTIFICATE OF SERVICE

I, Edward Boltz, certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age and that on December 18, 2009 , I served copies of the foregoing **MOTION TO MODIFY PLAN** electronically, addressed to the following parties:

Richard M. Hutson, II
Chapter 13 Trustee

Michael West
U.S. Bankruptcy Administrator

and by regular first-class U.S. mail, addressed to the following parties:

Diane Armstrong-Dean
Post Office Box 11347,
Durham, NC 27703-

All creditors with duly filed claims as listed on the attached Report of Claims Filed at the addresses listed thereon.

/s Edward Boltz
Edward Boltz

In re **Diane Armstrong-Dean**Case No. **07-80640**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|---|--------------------------------------|---------------------|
| Debtor's Marital Status: Divorced | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): Son | AGE(S): 6 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Telecommunications Specialist | |
| Name of Employer | Access Poin Inc. | |
| How long employed | 1.5 years | |
| Address of Employer | | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

| DEBTOR | SPOUSE |
|--------------------|---------------|
| \$ 4,833.34 | \$ N/A |
| \$ 0.00 | \$ N/A |

3. SUBTOTAL

| | |
|--------------------|---------------|
| \$ 4,833.34 | \$ N/A |
|--------------------|---------------|

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) **See Detailed Income Attachment**

| | |
|------------------|---------------|
| \$ 795.44 | \$ N/A |
| \$ 306.48 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 110.84 | \$ N/A |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|--------------------|---------------|
| \$ 1,212.76 | \$ N/A |
|--------------------|---------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|--------------------|---------------|
| \$ 3,620.58 | \$ N/A |
|--------------------|---------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |

12. Pension or retirement income

13. Other monthly income (Specify):

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|--------------------|---------------|
| \$ 3,620.58 | \$ N/A |
|--------------------|---------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| | |
|--------------------|--|
| \$ 3,620.58 | |
|--------------------|--|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None Anticipated

In re Diane Armstrong-Dean

Debtor(s)

Case No. 07-80640

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

| | | | | |
|---------------------------------------|-----------|---------------|-----------|------------|
| Term-Life Insurance | \$ | 10.86 | \$ | N/A |
| Flex Dependent Care | \$ | 58.32 | \$ | N/A |
| Flex Medical | \$ | 41.66 | \$ | N/A |
| Total Other Payroll Deductions | \$ | 110.84 | \$ | N/A |

In re Diane Armstrong-Dean

Debtor(s)

Case No. 07-80640**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|----|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>0.00</u> |
| a. Are real estate taxes included? Yes <u>X</u> No <u> </u> | | |
| b. Is property insurance included? Yes <u>X</u> No <u> </u> | | |
| 2. Utilities: | \$ | <u>156.00</u> |
| a. Electricity and heating fuel | \$ | <u>30.00</u> |
| b. Water and sewer | \$ | <u>100.00</u> |
| c. Telephone | \$ | <u>115.00</u> |
| d. Other <u>See Detailed Expense Attachment</u> | \$ | <u>0.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ | <u>271.44</u> |
| 4. Food | \$ | <u>85.00</u> |
| 5. Clothing | \$ | <u>0.00</u> |
| 6. Laundry and dry cleaning | \$ | <u>166.66</u> |
| 7. Medical and dental expenses | \$ | <u>204.25</u> |
| 8. Transportation (not including car payments) | \$ | <u>0.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>424.00</u> |
| 10. Charitable contributions | \$ | <u>0.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | \$ | <u>0.00</u> |
| a. Homeowner's or renter's | \$ | <u>0.00</u> |
| b. Life | \$ | <u>0.00</u> |
| c. Health | \$ | <u>67.04</u> |
| d. Auto | \$ | <u>0.00</u> |
| e. Other <u> </u> | \$ | <u>0.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | \$ | <u>580.19</u> |
| (Specify) <u>See Detailed Expense Attachment</u> | | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | \$ | <u>0.00</u> |
| a. Auto | \$ | <u>0.00</u> |
| b. Other <u> </u> | \$ | <u>0.00</u> |
| c. Other <u> </u> | \$ | <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ | <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | \$ | <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>0.00</u> |
| 17. Other <u>See Detailed Expense Attachment</u> | \$ | <u>1,421.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | <u>3,620.58</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| <u>None Anticipated</u> | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>3,620.58</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>3,620.58</u> |
| c. Monthly net income (a. minus b.) | \$ | <u>0.00</u> |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

| | | |
|---|----|---------------|
| Cablevision | \$ | 65.00 |
| Internet Service | \$ | 50.00 |
| Total Other Utility Expenditures | \$ | 115.00 |

Specific Tax Expenditures:

| | | |
|-----------------------------------|----|---------------|
| Personal Property Taxes | \$ | 9.19 |
| Overdue Income Tax Payment | \$ | 571.00 |
| Total Tax Expenditures | \$ | 580.19 |

Other Expenditures:

| | | |
|-------------------------------------|----|-----------------|
| Child Care | \$ | 100.00 |
| Chapter 13 Payment Plan | \$ | 1,245.00 |
| Educational Expenses for Son | \$ | 76.00 |
| Total Other Expenditures | \$ | 1,421.00 |

| | |
|-------------------------------------|-----|
| CH. 13 PLAN WORKSHEET - (MD) (Step) | |
| Staff Name: | ecb |

| | |
|---------------|-------------------------|
| Date: | 12/16/09 |
| Lastname-SS#: | armstrong-dean-6944 Mod |

| OUTSIDE PLAN / PAY DIRECT | | | | | |
|----------------------------------|---|--|---------|-----------------------|----------------|
| Creditor To Be Paid Outside Plan | | | Asset # | Next Payment Due Date | Payment Amount |
| Retain | 1 | | | | |
| | 2 | | | | |
| | 3 | | | | |
| | 4 | | | | |
| | 5 | | | | |

| SURRENDER COLLATERAL | | | |
|----------------------|---------|------------|--------------|
| Creditor Name | Asset # | Collateral | Where Is It? |
| | | | |
| | | | |
| | | | |
| | | | |

AA_Chap13_Plan_ED_(New_Stubbs).xls for cases filed after 4/12/07 (rev. 4/3/07) © Copyright John T. Orcutt

| INSIDE PLAN | | | | | AP Payments @ | Length of Plan = | 31 | months |
|--|--|------------------|----------------|------------------|-------------------------------|------------------|---------------|-----------------------------------|
| Retain | Arrearage in Plan | | Asset # | Arrearage Amount | Interest Rate (0% On Arrears) | 1.00% | Min. Amt (AC) | Min. Amt x 31 |
| | # (1) above | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | # (2) above | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | # (3) above | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | # (4) above | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | # (5) above | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | # (6) below | | 0 | \$3,818 | n/a | n/a | \$123.16 | \$3,818 |
| | # (7) below | | 0 | \$548 | n/a | n/a | \$17.68 | \$548 |
| Retain | # (8) below | | 0 | | n/a | n/a | \$0.00 | \$0 |
| | LTD - DOT on Prin Res./Other | | Asset # | Mtg. Payment | Rate (%) | n/a | n/a | n/a |
| | 6 | Chase Home | | \$885 | n/a | n/a | \$885.00 | \$27,435 |
| Retain | 7 | American General | | \$139 | n/a | n/a | \$139.00 | \$4,309 |
| | 8 | | | | n/a | n/a | \$0.00 | \$0 |
| STD - Secured Debts @ FMV | | | Asset # | FMV | Int. Rate (%) | n/a | n/a | Not including "910" vehicles/MH's |
| Retain | 9 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 10 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 11 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 12 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| STD - Secured Debts @ 100% | | | Asset # | Payoff Amount | Int. Rate (%) | n/a | n/a | Including "910" vehicles/MH's |
| Retain | 13 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 14 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 15 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 16 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| | 17 | | | | 7.00 | \$0 | \$0.00 | \$0 |
| All other possible PMSIs & 522-f Debts | | | Asset # | FMV | Int. Rate (%) | n/a | n/a | n/a |
| Retain | | | | | | \$0 | \$0.00 | \$0 |
| | | | | | | \$0 | \$0.00 | \$0 |
| | | | | | | \$0 | \$0.00 | \$0 |
| Secured Taxes | | | Secured Amount | | Int. Rate (%) | n/a | n/a | n/a |
| Retain | IRS Tax Liens - Years: | | | | 8.00 | \$0 | \$0.00 | \$0 |
| | Real Property Taxes (Use Total Owed) | | | | 8.00 | \$0 | \$0.00 | \$0 |
| | Minimum Payment To Secured Debts (not including unpaid attorney fee) = | | | | | \$1,164.84 | n/a | |
| | UNPAID Part Of Attorney Fee = \$250 divided by 12 months = | | | | | \$20.83 | \$250 | |
| | Equals minimum payment per month until unpaid atty fees are paid in full = | | | | | \$1,185.67 | n/a | |

| | | | |
|---|--|--|-------------|
| Unsecured Priority Debts | | | Total Amt. |
| IRS Taxes - Years: | | | \$0 |
| State Taxes-Years: | | | \$0 |
| Pers.Prop.Taxes-Counties: | | | \$0 |
| Alimony or Child support Arrearage | | | \$0 |
| Co-sign Protect Debts @ 100% | | | Payoff Amt. |
| Names of Creditors: (List Below In Co-Sign Protect Box) | | | \$0 |
| If Paying Some Interest To Protect Co-Signers: 0% * | | | \$0 |
| DMI (Per Means Test)(See**below) = \$0 | | | |
| Payment to Non-Priority Unsecured Debts (Non-EAE): | | | \$0 |
| Total EAE = \$0 | | | |
| PLUS Payment to Non-Priority Unsecured Debts (Due to EAE): | | | \$0 |
| Total Non-Priority Unsecured Debt = \$0 | | | |
| STOP!! You must input Total Non-Priority Unsecured Debt Amount. | Interest to pay on EAE (If applicable) = | | \$0 |
| | Total to All Unsecureds = | | \$0 |

| | | | |
|--|-------|-----|------------|
| Total to Secured & Atty Fee = \$36,360 | | | |
| CH 13 PLAN NEEDED | | | |
| \$ | 1,245 | for | 12 months, |
| then, | | | |
| \$ | 1224 | for | 19 months. |
| ALTERNATE POSSIBLE PLAN (Use It) | | | |
| \$ | 1,245 | for | 31 months. |
| Alternate Possible Plan Is Being Used | | | |
| CH 13 PLAN TO PROPOSE ** | | | |
| \$ | 1,245 | for | 31 months, |
| then, | | | |

| | | | | | | | | |
|--|--|--|--|-------------------------------|-----|-------------------|-----|---------|
| Other Miscellaneous Provisions: Plan to allow 3 "waivers" on request. | | | | \$ | N/A | for | N/A | months. |
| ANTICIPATED FILING WINDOW: | | | | Payout period for atty fees: | | 12 | | |
| File Case After: | | | | Adequate Protection Rate: | | 1.00% | | |
| But Before: | | | | Applicable Commitment Period: | | 36 (Under Median) | | |
| For Under Median Cases: Ch. 13 Plan (Averaged over 36 mo) | | | | \$1,061 | | | | |
| NOTES: | | | | Trustee's Commission Rate: | | 5% | | |
| (1) Plan pays interest on unsecured creditors <u>only</u> if EAE > 100% of total unsecured creditors. AC=After Confirmation (For this rule, "Unsecured creditors" means all priority and non-priority unsecured creditors.) | | | | | | | | |
| (2) Pays (DMI x ACP) minus only unsecured co-sign protect debts. | | | | | | | | |
| (3) ** = Unless the Court orders otherwise, plan will still end as reflected in "Ch. 13 Plan Needed" section above. | | | | | | | | |
| (4) * = Co-Sign Protect debts: If client wants & can afford to pay some interest, interest rates listed are an approximation. | | | | | | | | |

| REJECTED EXECUTORY CONTRACTS/LEASES | |
|-------------------------------------|---------------------------|
| Creditor Name | Description of Collateral |
| | |
| | |
| | |
| | |
| | |
| | |

| CO-SIGN PROTECT DEBTS | |
|-----------------------|--------|
| Creditor Name | Amount |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| Total = | \$0 |

| | | | | | |
|---|--|--|--|---------------------------------------|--|
| CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - STEP PLAN) | | | | Date: 12/16/09 | |
| | | | | Lastname-SS#: armstrong-dean-6944 Mod | |

| | | | | | | | |
|--|---------------|---------|---------------------------|-----------------------------|---------------------------|--|--|
| RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN | | | | SURRENDER COLLATERAL | | | |
| Retain | Creditor Name | Sch D # | Description of Collateral | Creditor Name | Description of Collateral | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| | | | | | | | |
|--|---------------|---------|------------------|--|---------------------------|--|--|
| ARREARAGE CLAIMS ON RETAINED COLLATERAL | | | | REJECTED EXECUTORY CONTRACTS/LEASES | | | |
| Retain | Creditor Name | Sch D # | Arrearage Amount | Creditor Name | Description of Collateral | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Chase Home | | \$3,818 | | | | |
| American General | | \$548 | | | | | |
| | | | | | | | |

| | | | | | | | |
|---|------------------|---------|------------------|-----------|---------------------|-----------------------|---------------------------|
| LTD - DOT on PRINCIPAL RESIDENCE / OTHER REAL PROPERTY | | | | | | | |
| Retain | Creditor Name | Sch D # | Mortgage Payment | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
| | Chase Home | | \$885 | n/a | n/a | \$885 | House & Land |
| | American General | | \$139 | n/a | n/a | \$139 | House & Land |
| | | | | n/a | n/a | | |

| | | | | | | | |
|--|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
| STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral) | | | | | | | |
| Retain | Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |

| | | | | | | | |
|--|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| STD - SECURED DEBTS & 910 CLAIMS (Pay 100%) | | | | | | | |
| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |
| | | | | 7.00 | | | |

| | | | | | | |
|--|---------------|--|--|--|--|-----------------------|
| ATTORNEY FEES (Unpaid Part) | Amount | PROPOSED CHAPTER 13 PLAN | | | | |
| Law Offices of John T. Orcutt, P.C. | \$250 | | | | | |
| SECURED TAXES | | | | | | Secured Amount |
| IRS Tax Liens | | | | | | |
| Real Property Taxes on Retained Realty | | \$ 1523 /month for 28 months, then \$ 1245 /month for 31 months.** | | | | |
| UNSECURED PRIORITY DEBTS | | | | | | Amount |
| IRS Taxes | | | | | | |
| State Taxes | | | | | | |
| Personal Property Taxes | | Definitions Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Required monthly 'Adequate Protection' payment. * = Minimum of DMI x ACP, minus all co-sign protect debt. ** = Plan duration is subject to "Duration of Chapter 13 Plan" provision. *** Co-sign protect on all debts so designated on filed schedules D, E and F | | | | |
| Alimony or Child Support Arrearage | | | | | | |
| COSIGN PROTECT (Pay 100%) | Int.% | | | | | Payoff Amount |
| All 'Co-Sign Protect Debts (See***) | | | | | | |
| GENERAL NON-PRIORITY UNSECURED | | Amount to Pay* | Final_MD_Step (rev. 11/6/07) © Copyright by John T. Orcutt (Page 4 of 4) | | | |
| DMI = | None(\$0) | | | | | |

| |
|---------------------------------------|
| Other Miscellaneous Provisions |
| |